



# House of Representatives

General Assembly

**File No. 91**

February Session, 2006

Substitute House Bill No. 5604

*House of Representatives, March 22, 2006*

The Committee on Banks reported through REP. DOYLE of the 28th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

## **AN ACT IMPOSING RESTRICTIONS ON REQUESTS CONCERNING SOCIAL SECURITY NUMBERS.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 42-470 of the general statutes is repealed and the  
2 following is substituted in lieu thereof (*Effective October 1, 2006*):

3 (a) For the purposes of this section, "person" means any individual,  
4 firm, partnership, association, corporation, limited liability company,  
5 organization or other entity, but does not include the state or any  
6 political subdivision of the state, or any agency thereof.

7 (b) Except as provided in subsection (c) of this section, [on and after  
8 January 1, 2005,] no person shall:

9 (1) Publicly post or publicly display in any manner an individual's  
10 Social Security number. For the purposes of this subdivision, "publicly  
11 post" or "publicly display" means to intentionally communicate or  
12 otherwise make available to the general public;

13 (2) Print an individual's Social Security number on any card  
14 required for the individual to access products or services provided by  
15 such person;

16 (3) Require an individual to transmit such individual's Social  
17 Security number over the Internet, unless the connection is secure or  
18 the Social Security number is encrypted; [or]

19 (4) Require an individual to use such individual's Social Security  
20 number to access an Internet web site, unless a password or unique  
21 personal identification number or other authentication device is also  
22 required to access the Internet web site; or

23 (5) Require an individual to provide more than the last four digits of  
24 such individual's Social Security number when such number is  
25 requested for the purposes of verifying the individual's identity, unless  
26 such person's policies and procedures relative to the manner in which  
27 such number is required to be provided does not expose such number  
28 to unreasonable risk of disclosure to the general public.

29 (c) The provisions of subsection (b) of this section shall apply with  
30 respect to group and individual health insurance policies providing  
31 coverage of the type specified in subdivisions (1), (2), (4), (6), (10) and  
32 (12) of section 38a-469 that are delivered, issued for delivery, amended,  
33 renewed or continued on and after July 1, 2005.

34 (d) This section does not prevent the collection, use or release of a  
35 Social Security number as required by state or federal law or the  
36 collection, use or release of a Social Security number for [internal]  
37 verification or administrative purposes.

38 (e) Any person who wilfully violates the provisions of subsection (b)  
39 of this section shall be fined not more than one hundred dollars for a  
40 first offense and not more than five hundred dollars for a second  
41 offense, and shall be fined not more than one thousand dollars or be  
42 imprisoned not more than six months, or both, for each subsequent  
43 offense.

This act shall take effect as follows and shall amend the following sections:
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Section 1	<i>October 1, 2006</i>	42-470
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**BA**      *Joint Favorable Subst.*

The following fiscal impact statement and bill analysis are prepared for the benefit of members of the General Assembly, solely for the purpose of information, summarization, and explanation, and do not represent the intent of the General Assembly or either House thereof for any purpose:

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**OFA Fiscal Note**

**State Impact:** None

**Municipal Impact:** None

**Explanation**

The bill prohibits individuals and entities from requiring persons to provide more than the last four digits of their social security number for identification purposes. The bill has no fiscal impact.

**The Out Years**

There is no fiscal impact in the out years.

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**OLR Bill Analysis****sHB 5604*****AN ACT IMPOSING RESTRICTIONS ON REQUESTS CONCERNING SOCIAL SECURITY NUMBERS.*****SUMMARY:**

This bill expands the restrictions on the release of Social Security numbers by prohibiting any individual, firm, partnership, association, corporation, limited liability company, organization or other entity from requiring a person to provide more than the last four digits of his social security number for identity verification purposes, if the requestor's policies and procedures create an unreasonable risk of public disclosure of the data. The bill does not specify who determines what is an unreasonable risk.

EFFECTIVE DATE: October 1, 2006

**RESTRICTIONS ON SOCIAL SECURITY NUMBERS**

Current law already prohibits the above entities from:

1. intentionally communicating or otherwise making available to the general public an individual's Social Security number;
2. printing anyone's Social Security number on any card that the person must use to access his or the entity's products or services;
3. requiring anyone to transmit his Social Security number over the Internet, unless the connection is secure or the number is encrypted; or
4. requiring anyone to use his Social Security number to access an Internet web site, unless a password or unique personal identification number or other authentication is also required to

access it.

The bill broadens the exemptions to the prohibitions by providing that none of the restrictions prevent the collection, release, or use of a Social Security number for general verification or administrative purposes. Under current law, the exemption applies only to the use of social security numbers for internal verification or administrative purposes.

**COMMITTEE ACTION**

Banks Committee

Joint Favorable Substitute

Yea 18 Nay 0 (03/09/2006)